

**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF ILLINOIS**  
**EASTERN DIVISION**

In re:	Rave, Edward F	§	Case No. 06 B 14726
	Rave, Linda M	§	
	Debtors	§	
		§	

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

1) The case was filed on 11/09/2006.

2) The plan was confirmed on 01/08/2007.

3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on (NA).

4) The trustee filed action to remedy default by the debtor in performance under the plan on 02/28/2011.

5) The case was converted on 02/21/2011.

6) Number of months from filing or conversion to last payment: 49.

7) Number of months case was pending: 52.

8) Total value of assets abandoned by court order: (NA).

9) Total value of assets exempted: \$42,900.00.

10) Amount of unsecured claims discharged without full payment: \$0.

11) All checks distributed by the trustee relating to this case have not cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$220,133.86
Less amount refunded to debtor	\$15.85

**NET RECEIPTS:** \$220,118.01

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,100.00
Court Costs	\$0
Trustee Expenses & Compensation	\$13,111.92
Other	\$0

**TOTAL EXPENSES OF ADMINISTRATION:** \$15,211.92

Attorney fees paid and disclosed by debtor \$900.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BAC Home Loan Servicing LP	Secured	\$21,831.00	\$21,693.66	\$21,693.66	\$11,403.90	\$0
BAC Home Loan Servicing LP	Secured	\$159,887.00	\$159,887.00	\$159,887.00	\$67,067.15	\$0
CarMax Auto Finance	Secured	\$10,225.00	\$10,975.00	\$10,975.00	\$0	\$0
Hinsdale Bank & Trust	Secured	\$14,379.00	\$13,057.30	\$13,057.30	\$13,057.30	\$513.44
JC Penney Corporation Inc	Secured	\$500.00	\$500.00	\$500.00	\$500.00	\$15.90
Advocate Christ Medical Center	Unsecured	\$900.00	NA	NA	\$0	\$0
Advocate Health Care	Unsecured	\$710.00	NA	NA	\$0	\$0
B-Line LLC	Unsecured	\$400.00	\$763.38	\$763.38	\$656.59	\$0
Capital One	Unsecured	NA	\$1,321.03	\$1,321.03	\$1,136.20	\$0
CarMax Auto Finance	Unsecured	\$3,516.00	\$6,454.51	\$6,454.51	\$0	\$0
Citgo Petroleum Corp	Unsecured	\$720.00	NA	NA	\$0	\$0
Credit First	Unsecured	\$700.00	\$1,563.97	\$1,563.97	\$1,345.22	\$0
Dayton Hudson Corp	Unsecured	\$500.00	NA	NA	\$0	\$0
Dell Financial Services, Inc	Unsecured	\$0	\$1,579.66	\$1,579.66	\$10.00	\$0
Dell Financial Services, Inc	Unsecured	\$967.00	NA	NA	\$0	\$0
Discover Financial Services	Unsecured	\$5,635.00	\$6,271.31	\$6,271.31	\$5,394.07	\$0
ECast Settlement Corp	Unsecured	\$1,405.00	\$1,711.36	\$1,711.36	\$1,471.94	\$0

(Continued)

**Scheduled Creditors:** *(Continued)*

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ECast Settlement Corp	Unsecured	\$3,685.00	\$4,100.79	\$4,100.79	\$3,527.15	\$0
ECast Settlement Corp	Unsecured	\$2,350.00	\$3,119.51	\$3,119.51	\$2,683.14	\$0
ECast Settlement Corp	Unsecured	\$1,100.00	\$1,100.48	\$1,100.48	\$946.55	\$0
ECast Settlement Corp	Unsecured	\$475.00	\$629.82	\$629.82	\$541.72	\$0
ECast Settlement Corp	Unsecured	\$1,805.00	\$2,370.70	\$2,370.70	\$2,039.10	\$0
ECast Settlement Corp	Unsecured	\$3,200.00	\$3,684.45	\$3,684.45	\$3,169.10	\$0
ECast Settlement Corp	Unsecured	\$145.00	\$226.33	\$226.33	\$194.66	\$0
ECast Settlement Corp	Unsecured	\$10,460.00	\$11,426.91	\$11,426.91	\$9,828.47	\$0
ECast Settlement Corp	Unsecured	\$700.00	\$831.51	\$831.51	\$715.17	\$0
ECast Settlement Corp	Unsecured	\$2,600.00	\$2,607.65	\$2,607.65	\$2,242.88	\$0
ECast Settlement Corp	Unsecured	NA	\$352.62	\$352.62	\$288.35	\$0
ECast Settlement Corp	Unsecured	\$3,700.00	\$3,759.59	\$3,759.59	\$3,233.46	\$0
ECast Settlement Corp	Unsecured	\$1,475.00	\$1,830.74	\$1,830.74	\$1,574.64	\$0
Educational Credit Management Corp	Unsecured	NA	\$21,845.26	\$21,845.26	\$18,788.09	\$0
FCNB Master Trust	Unsecured	\$970.00	\$1,203.23	\$1,203.23	\$1,034.91	\$0
Federated Retail Holdings Inc	Unsecured	\$605.00	\$644.55	\$644.55	\$554.38	\$0
Firestone Tire & Rubber Co	Unsecured	\$1,325.00	NA	NA	\$0	\$0
GE Money Bank	Unsecured	\$310.00	NA	NA	\$0	\$0
HSBC Bank USA	Unsecured	\$6,600.00	\$6,772.14	\$6,772.14	\$5,824.88	\$0
JC Penney Corporation Inc	Unsecured	\$2,950.00	NA	NA	\$0	\$0
Jefferson Capital Systems LLC	Unsecured	\$5,300.00	\$5,816.16	\$5,816.16	\$5,002.57	\$0
Key Bank USA National Association	Unsecured	NA	\$16,120.23	\$16,120.23	\$13,865.38	\$0
Kohl's/Kohl's Dept Stores	Unsecured	\$1,460.00	\$1,655.99	\$1,655.99	\$1,424.29	\$0
Kohl's/Kohl's Dept Stores	Unsecured	\$60.00	\$163.17	\$163.17	\$140.35	\$0
Portfolio Recovery Associates	Unsecured	\$240.00	\$762.14	\$762.14	\$655.49	\$0
Portfolio Recovery Associates	Unsecured	\$575.00	\$902.66	\$902.66	\$776.39	\$0
Portfolio Recovery Associates	Unsecured	\$400.00	\$579.70	\$579.70	\$498.59	\$0
Portfolio Recovery Associates	Unsecured	\$1,280.00	\$1,635.95	\$1,635.95	\$1,407.06	\$0
Portfolio Recovery Associates	Unsecured	\$1,020.00	\$665.75	\$665.75	\$572.63	\$0
Portfolio Recovery Associates	Unsecured	\$4,675.00	\$4,975.25	\$4,975.25	\$4,279.35	\$0
Portfolio Recovery Associates	Unsecured	NA	\$608.77	\$608.77	\$523.62	\$0
Premier Bankcard	Unsecured	\$370.00	\$502.02	\$502.02	\$431.80	\$0
Resurgent Capital Services	Unsecured	\$260.00	\$432.33	\$432.33	\$371.85	\$0
Resurgent Capital Services	Unsecured	\$3,000.00	\$3,434.40	\$3,434.40	\$2,953.97	\$0
Resurgent Capital Services	Unsecured	NA	\$368.33	\$368.33	\$316.79	\$0
RoundUp Funding LLC	Unsecured	\$1,750.00	\$1,765.77	\$1,765.77	\$0	\$0
RoundUp Funding LLC	Unsecured	\$9,300.00	\$9,543.67	\$9,543.67	\$8,208.66	\$0

*(Continued)*

**Scheduled Creditors:** (Continued)

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
RoundUp Funding LLC	Unsecured	\$425.00	\$565.88	\$565.88	\$486.69	\$0
RoundUp Funding LLC	Unsecured	\$2,115.00	\$2,550.44	\$2,550.44	\$2,193.52	\$0
RoundUp Funding LLC	Unsecured	\$800.00	\$1,207.66	\$1,207.66	\$1,038.73	\$0
Sears Consumer Finance	Unsecured	\$255.00	NA	NA	\$0	\$0
SLFC Finance	Unsecured	\$22,056.00	NA	NA	\$0	\$0

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$181,580.66	\$78,471.05	\$0
Mortgage Arrearage	\$0	\$0	\$0
Debt Secured by Vehicle	\$30,486.81	\$13,057.30	\$513.44
All Other Secured	\$500.00	\$500.00	\$15.90
<b>TOTAL SECURED:</b>	<b>\$212,567.47</b>	<b>\$92,028.35</b>	<b>\$529.34</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0	\$0	\$0
Domestic Support Ongoing	\$0	\$0	\$0
All Other Priority	\$0	\$0	\$0
<b>TOTAL PRIORITY:</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$133,973.26</b>	<b>\$112,348.40</b>	<b>\$0</b>

**Disbursements:**

Expenses of Administration	\$15,211.92
Disbursements to Creditors	\$204,906.09
<b>TOTAL DISBURSEMENTS:</b>	<b>\$220,118.01</b>

12) The trustee certifies that the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: March 29, 2011

By: /s/ MARILYN O. MARSHALL

Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.